

# **EXHIBIT A**



## Service of Process Transmittal Summary

**TO:** Tom Le  
Experian  
475 ANTON BLVD BLDG D  
COSTA MESA, CA 92626-7037

**RE:** Process Served in New York

**FOR:** Experian Information Solutions, Inc. (Domestic State: OH)

### ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

**TITLE OF ACTION:** ESTEPHANIA ARZATE ROMAN ARANA vs. EXPERIAN INFORMATION SOLUTIONS, INC.

**DOCUMENT(S) SERVED:** Summons, Verified Complaint and Jury Demand, Verification, Exhibit(s), Notice

**COURT/AGENCY:** New York County Supreme Court, NY  
Case # 1521332025

**NATURE OF ACTION:** Complaint ensures that the demand for a jury trial is included

**PROCESS SERVED ON:** C T Corporation System, New York, NY

**DATE/METHOD OF SERVICE:** By Process Server on 03/06/2025 at 11:10

**JURISDICTION SERVED:** New York

**APPEARANCE OR ANSWER DUE:** Within 20 days after the service of this summons, exclusive of the day of service (Document(s) may contain additional answer dates)

**ATTORNEY(S)/SENDER(S):** Brian L. Ponder  
Brian Ponder LLP  
745 Fifth Avenue, Suite 500  
New York, NY 10151  
646-450-9461

**ACTION ITEMS:** CT has retained the current log, Retain Date: 03/07/2025, Expected Purge Date: 03/12/2025

Image SOP

Email Notification, April Williams april.williams@experian.com

Email Notification, Francesca Di Iorio francesca.diiorio@experian.com

Email Notification, Tom Le marina.velardi@experian.com

**REGISTERED AGENT CONTACT:** C T Corporation System  
28 Liberty Street  
New York, NY 10005  
866-401-8252  
LargeCorporationTeam@wolterskluwer.com

**REMARKS:** The documents received have been modified to reflect the name of the entity being served.



**CT Corporation**  
**Service of Process Notification**

03/06/2025

CT Log Number 548578248

The information contained in this Transmittal is provided by CT for quick reference only. It does not constitute a legal opinion, and should not otherwise be relied on, as to the nature of action, the amount of damages, the answer date, or any other information contained in the included documents. The recipient(s) of this form is responsible for reviewing and interpreting the included documents and taking appropriate action, including consulting with its legal and other advisors as necessary. CT disclaims all liability for the information contained in this form, including for any omissions or inaccuracies that may be contained therein.



**PROCESS SERVER DELIVERY DETAILS**

**Date:** Thu, Mar 6, 2025  
**Server Name:** NY-NYC DROPOFFPROCESSSERVER

Entity Served	EXPERIAN INFORMATION SOLUTIONS, INC.
Case Number	1521332025
Jurisdiction	NY

Inserts		



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NYSCEF DOC. NO. 1

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SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

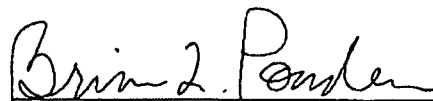
ESTEPHANIA ARZATE ROMAN ARANA,  Plaintiff,	
v.	Index No.
<u>EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN;</u>	SUMMONS
Defendant.	

To: [Defendant] EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN  
c/o C T CORPORATION [Registered Agent]  
28 Liberty St.  
New York, NY 10005

You are hereby summoned to answer the complaint in this action and to serve a copy of your answer, or, if the complaint is not served with this summons, to serve a notice of appearance, on the Plaintiff's attorney within twenty (20) days after the service of this summons, exclusive of the day of service (or within thirty (30) days after the service is complete if this summons is not personally delivered to you within the State of New York); and in case of your failure to appear or answer, judgment will be taken against you by default for the relief demanded in the complaint.

The basis of venue is CPLR § 503(a) based on Defendant EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN's residence in New York County, New York.

Dated: New York, New York  
February 18, 2025



Brian L. Ponder, Esq.  
BRIAN PONDER LLP  
TRIAL LAWYERS  
745 Fifth Avenue, Suite 500  
New York, New York 10151-0099  
Telephone: (646) 450-9461 (not for service)  
Email: brian@brianponder.com (not for service)  
ATTORNEY FOR PLAINTIFF

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SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

ESTEPHANIA ARZATE ROMAN ARANA,  Plaintiff,  v.  EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN;  Defendant.	Index No.  <b>VERIFIED COMPLAINT AND JURY DEMAND</b>
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**I. INTRODUCTION**

Plaintiff ESTEPHANIA ARZATE ROMAN ARANA, via her attorney, as and for her Verified Complaint against Defendant EXPERIAN INFORMATION SOLUTIONS, INC. alleges:

**II. PRELIMINARY STATEMENT**

1. This action arises from Experian's failure to comply with its obligations under 15 U.S.C. § 1681i of the Fair Credit Reporting Act ("FCRA"), which requires consumer reporting agencies to conduct a reasonable reinvestigation when a consumer disputes inaccurate or incomplete information contained in their credit report.
2. Plaintiff ESTEPHANIA ARZATE ROMAN ARANA ("Plaintiff" or "Ms. Arana") disputed the accuracy and completeness of multiple accounts appearing on her consumer file maintained by Defendant EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN ("Defendant" or "Experian", including tradelines purportedly furnished to Experian from Bank of America (BK OF AMER - \*1362), Wells Fargo Bank (WFBNA CARD - \*0389), Comenity Bank (CB/VICSCRT - \*4306), and OpenSky Capital Bank (OPENSKY CBNK - \*7564) (collectively hereinafter referred to as the "Tradelines").

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3. Instead of conducting a meaningful or reasonable reinvestigation as required by law, Experian responded with a form-letter stall tactic (the "Stall Letter"), which failed to take any substantive steps to verify, correct (modify), or remove (delete) the inaccurate data.
4. As a result of Experian's misconduct, Plaintiff has suffered, and continues to suffer, actual damages, including, but not limited to, denial of credit, harm to creditworthiness, emotional distress, and out-of-pocket costs.

### **III. PARTIES**

5. Plaintiff is a natural person.
6. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1681a(c).
7. Defendant is a foreign corporation registered with the New York Department of State.
8. Defendant is engaged in the business of consumer reporting, including concerning Plaintiff.
9. Defendant maintains its principal office at 475 Anton Blvd, Costa Mesa, California 92626.
10. Experian conducts substantial business within the State of New York.
11. Experian is therefore subject to the jurisdiction of this Court.

### **IV. JURISDICTION & VENUE**

7. Jurisdiction is proper under CPLR § 301 and § 302 because Experian transacts business within the State of New York and maintains substantial contacts with consumers residing in New York.
8. Venue is proper in the County of New York pursuant to CPLR § 503 because Experian conducts significant business in New York County, New York.

### **V. FACTUAL ALLEGATIONS**

#### **A. Plaintiff's Dispute of Inaccurate and Incomplete Information**

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9. On January 31, 2025, Plaintiff sent a written dispute letter to Experian at its designated address, requesting a reinvestigation into the accuracy and completeness of several Tradelines in her consumer file, and appearing in consumer reports published by Experian.
10. A true and correct redacted copy of Plaintiff's dispute letter sent to Experian on January 31, 2025, is attached hereto and incorporated herein as **Exhibit A**. [Note: Plaintiff's Confidential Personal Information ("CPI") is redacted for her privacy.]
11. Plaintiff specifically disputed missing fields related to Scheduled Payment Amount and Actual Amount Paid, which were crucial to ensuring full compliance with Metro 2 credit reporting standards.
12. Plaintiff identified the following Tradelines in her dispute letter sent to Experian on January 31, 2025:
  - Bank of America (BK OF AMER - \*1362)
  - Wells Fargo Bank (WFBNA CARD - \*0389)
  - Comenity Bank (CB/VICSCRT - \*4306)
  - OpenSky Capital Bank (OPENSKY CBNK - \*7564)
12. Plaintiff expressly requested Experian to conduct a thorough reinvestigation and ensure that all accounts were fully reported in compliance with Metro 2 industry standards.

**B. Experian's Inadequate Response and Stalling**

13. Instead of conducting a reasonable reinvestigation, Experian responded to Plaintiff via with a form-letter stall tactic sent via email on February 11, 2025 (hereinafter the "Stall Letter").
14. A true and correct redacted copy of the Stall Letter response sent by Experian via email to Plaintiff on February 11, 2024, is attached hereto and incorporated herein as **Exhibit B**. [Note: Plaintiff's email address is redacted for her privacy.]



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15. The Stall Letter response sent by Experian to Plaintiff on or about February 11, 2024, did not confirm whether Experian had:

- Contacted the furnishers of the disputed Tradelines;
- Verified the completeness of the payment history; or
- Ensured Metro 2 compliance.

15. Instead of taking any meaningful action, Experian delayed and ignored its statutory duty under the FCRA, causing unnecessary frustration, harm, and financial injury to Plaintiff.

### **C. Experian's Violations of the FCRA**

16. Under 15 U.S.C. § 1681i(a)(1)(A), consumer reporting agencies must conduct a reasonable reinvestigation within 30 days when a consumer disputes an item in their consumer file.

17. Experian violated this statutory obligation by:

- a. Failing to conduct a reasonable reinvestigation into Plaintiff's disputed accounts;
- b. Failing to remove or correct incomplete information related to payment history and Metro 2 compliance;
- c. Failing to provide Plaintiff with an adequate response or justification for retaining the inaccurate or incomplete information;
- d. Failing to notify the furnishers of Plaintiff's dispute in violation of 15 U.S.C. § 1681i(a)(2).

18. As a result of these willful and negligent violations, Experian has caused significant harm to Plaintiff's creditworthiness and financial standing.

## **VI. CAUSES OF ACTION**

### **COUNT ONE – VIOLATION OF THE FAIR CREDIT REPORTING ACT**

**(15 U.S.C. § 1681i)**

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19. Plaintiff re-alleges and incorporates by reference Paragraphs 1 through 18 as if fully set forth herein.
20. Experian's failure to conduct a reasonable reinvestigation and unlawful stalling tactics constitute violations of 15 U.S.C. § 1681i.
21. Experian's actions were willful and/or negligent under 15 U.S.C. § 1681n (willful violations) and 15 U.S.C. § 1681o (negligent violations).
22. Plaintiff has suffered actual damages, including economic harm, credit denials, emotional distress, and loss of time and resources.
23. Plaintiff is entitled to statutory damages, actual damages, punitive damages, attorney's fees, and costs under 15 U.S.C. §§ 1681n and 1681o.

#### **VII. PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully requests that this Court enter judgment against Experian for the following relief:

- A. An order compelling Experian to comply with 15 U.S.C. § 1681i and delete the disputed Tradelines that it failed to conduct a reasonable reinvestigation on within 30 days of receipt of Plaintiff's dispute of the same as required under the FCRA;
- B. Actual damages in an amount to be determined at trial;
- C. Statutory damages of up to \$1,000 per violation under 15 U.S.C. § 1681n(a)(1)(A);
- D. Punitive damages under 15 U.S.C. § 1681n(a)(2);
- E. Attorney's fees and costs under 15 U.S.C. §§ 1681n & 1681o;
- F. Any other relief this Court deems just and proper.

#### **VIII. DEMAND FOR JURY TRIAL**

Plaintiff demands a trial by jury on all issues so triable.

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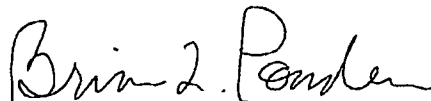
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Respectfully submitted,

Dated: New York, New York  
February 18, 2025

A handwritten signature in cursive script, reading "Brian L. Ponder", is written over a horizontal line.

Brian L. Ponder, Esq.  
BRIAN PONDER LLP  
TRIAL LAWYERS  
745 Fifth Avenue, Suite 500  
New York, New York 10151-0099  
Telephone: (646) 450-9461  
Email: [brian@brianponder.com](mailto:brian@brianponder.com) (not for service)  
ATTORNEY FOR PLAINTIFF

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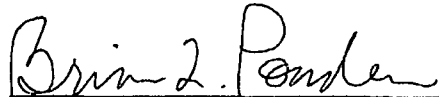
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SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

ESTEPHANIA ARZATE ROMAN ARANA,  Plaintiff,	
v.	Index No.
EXPERIAN INFORMATION SOLUTIONS, INC. dba EXPERIAN;  Defendant.	ATTORNEY VERIFICATION PURSUANT TO NY CPLR § 3020

I, Brian L. Ponder, Esq., am an attorney admitted to practice in the courts of the State of New York and the attorney of record for Plaintiff ESTEPHANIA ARZATE ROMAN ARANA in the within action. I have read the foregoing VERIFIED COMPLAINT AND JURY DEMAND and know the contents thereof. The same are true to my knowledge, except as to matters therein stated to be alleged on information and belief, and as to those matters, I believe them to be true. The reason this verification is made by me and not by Plaintiff is that Plaintiff resides outside the County of New York, New York, wherein my office is located.

Dated: February 18, 2025
  
 Brian L. Ponder, Esq.

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NYSCEF DOC. NO. 2

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# Exhibit A

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**Estephania Arzate Roman Arana**  
[REDACTED]

Experian  
P.O. Box 4500  
Allen TX 75013

01/31/2025

To: Experian ATTN: Supervisor, Legal Department.

RE: Credit Report Investigation Request

My full legal name is Estephania Arzate Roman Arana. My social is [REDACTED]. My date of birth is [REDACTED].

I am seeking further information, regarding the accounts listed below, which appear on my credit report.

Please send all correspondence to me, at the address listed above. Thank you in advance for your cooperation.

I'm writing to you about the following accounts. I am requesting a thorough reinvestigation of the following accounts. Please make sure that all aspects of the accounts are reported 100% accurately. I also see that the payment history on these accounts is incomplete, with fields including the Scheduled Payment Amount & Actual Amount Paid missing in many instances.

BK OF AMER - 1362,  
WFBNA CARD - [REDACTED] 0389,  
CB/VICSCRT - [REDACTED] 4306,  
OPENSKY CBNK - [REDACTED] 7564

My understanding is that full compliance with Metro 2, is the industry standard for proper credit reporting. For this reason, please make sure that these reports are in full compliance with Metro 2.

To respond to this letter, you may contact us by mail

**Mailing Address:**  
[REDACTED]

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Sincerely,

**Estephania Arzate Roman Arana**

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# Exhibit B



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**From:** Experian <info@e.ncac.experian.com>  
**Date:** February 11, 2025 at 9:54:21 AM EST  
**To:** ESTEPHANIA ARZATEROMAN ARANA <[REDACTED]@gmail.com>  
**Subject:** Important Information

ESTEPHANIA ARZATE ROMAN ARANA,

We received a recent request regarding your credit information that does not appear to have been sent directly by you or to be authorized by you. As a precautionary measure, we have not taken any action on your alleged request. According to the federal Fair Credit Reporting Act, "if the completeness or accuracy of any item of information contained in a consumer's file at a national consumer credit reporting company is disputed by the consumer and the consumer notifies the company directly of such dispute, the company shall reinvestigate free of charge." Therefore, you can dispute any inaccurate information directly with Experian for free.

If you believe that information in your personal credit report is inaccurate or incomplete, please call us at the phone number 833-421-3400, or visit our secure web site to upload your documents at [www.experian.com/dispute](http://www.experian.com/dispute).

Connect with your credit day or night for FREE. View your Free Experian® Credit Report anytime. Refreshed every 30 days upon log in. No credit card required. [Start Here!](#)

PLEASE DO NOT REPLY TO THIS MESSAGE

This notice is systemically generated, and we cannot receive responses.

Experian and the Experian marks used herein are trademarks or registered trademarks of Experian Information Solutions, Inc. Other product and company names mentioned herein are the property of their respective owners.

[Privacy Policy](#)

[Contact Us](#)

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**SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK**

-----X  
ESTEPHANIA ARZATE ROMAN ARANA,

Plaintiff/Petitioner,

- against -

Index No.

EXPERIAN INFORMATION SOLUTIONS, INC. dba  
EXPERIAN,

Defendant/Respondent.  
-----X

**NOTICE OF ELECTRONIC FILING  
(Mandatory Case)  
(Uniform Rule § 202.5-bb)**

**You have received this Notice because:**

1) The Plaintiff/Petitioner, whose name is listed above, has filed this case using the New York State Courts E-filing system ("NYSCEF"), and

2) You are a Defendant/Respondent (a party) in this case.

• **If you are represented by an attorney:**

Give this Notice to your attorney. (Attorneys: see "Information for Attorneys" pg. 2).

• **If you are not represented by an attorney:**

You will be served with all documents in paper and you must serve and file your documents in paper, unless you choose to participate in e-filing.

If you choose to participate in e-filing, you **must** have access to a computer and a scanner or other device to convert documents into electronic format, a connection to the internet, and an e-mail address to receive service of documents.

**The benefits of participating in e-filing include:**

- serving and filing your documents electronically
- free access to view and print your e-filed documents
- limiting your number of trips to the courthouse
- paying any court fees on-line (credit card needed)

**To register for e-filing or for more information about how e-filing works:**

- visit: [www.nycourts.gov/efile-unrepresented](http://www.nycourts.gov/efile-unrepresented) or
- contact the Clerk's Office or Help Center at the court where the case was filed. Court contact information can be found at [www.nycourts.gov](http://www.nycourts.gov)

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To find legal information to help you represent yourself visit [www.nycourthelp.gov](http://www.nycourthelp.gov)

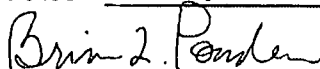
**Information for Attorneys  
(E-filing is Mandatory for Attorneys)**

An attorney representing a party who is served with this notice must either:

- 1) immediately record his or her representation within the e-filed matter on the NYSCEF site [www.nycourts.gov/efile](http://www.nycourts.gov/efile) ; or
- 2) file the Notice of Opt-Out form with the clerk of the court where this action is pending and serve on all parties. Exemptions from mandatory e-filing are limited to attorneys who certify in good faith that they lack the computer hardware and/or scanner and/or internet connection or that they lack (along with all employees subject to their direction) the knowledge to operate such equipment. [Section 202.5-bb(e)]

For additional information about electronic filing and to create a NYSCEF account, visit the NYSCEF website at [www.nycourts.gov/efile](http://www.nycourts.gov/efile) or contact the NYSCEF Resource Center (phone: 646-386-3033; e-mail: [nyscef@nycourts.gov](mailto:nyscef@nycourts.gov)).

Dated: February 18, 2025



Brian L. Ponder, Esq.

Name

BRIAN PONDER LLP

Firm Name

745 Fifth Avenue, Suite 500

Address

New York, New York 10151-0099

(646) 450-9461

Phone

[brian@brianponder.com](mailto:brian@brianponder.com) (not for servic

E-Mail

To: EXPERIAN INFORMATION SOL

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\_\_\_\_\_